

TABLE 1**PLANS DROPPING OUT OF THE FEHB PROGRAM FOR 2004**

Employees in these plans who do not change health plans during open season will not have health benefits for 2004.

State	Plan Name	Code
California	Cigna HealthCare of California	9T
Florida	AvMed Health Plan of (North Florida)	EM
Michigan	The Wellness Plan	K3
Pennsylvania	Healthguard of Lancaster	NQ
Pennsylvania	Health Net of Pennsylvania	2K
Tennessee	HealthSpring	6K
Washington	PacifiCare of Washington	WB
Wisconsin	Group Health Cooperative of Eau Claire	WT
Nationwide	Alliance Health Benefit Plan	1R

TABLE 2**PLANS REDUCING THEIR SERVICE AREAS
BY TERMINATING AN ENROLLMENT CODE**

Enrollees in these enrollment codes who do not change health plans during open season will not have health benefits for 2004.

State	Plan Name	Code Terminated
Michigan	Bluecare Network of Michigan	G7

TABLE 3**PLANS REDUCING THEIR SERVICE AREAS
WITHOUT TERMINATING AN ENROLLMENT CODE**

Enrollees in the area being dropped who do not change health plans during open season will have to travel to their plan's remaining service area to obtain medical care in order to receive full benefits from the plan in 2004.

State	Plan Name	Code	Area Dropped
California	Aetna Health, Inc.	2X	Partial county: Riverside County - Town of Moreno Valley
California	Health Net of California	LB	Entire County: San Luis Obispo County
Indiana	Advantage Health Plan, Inc.	6Y	Entire County: Delaware County
Maryland	Aetna Health, Inc.	JN	Entire County: Worcester County
Michigan	M-Care	EG	Entire Counties: Clinton, Eaton, and Shiawassee

			<u>Greater portions of:</u> Ingham and Jackson counties
Tennessee	Aetna Health, Inc.	6J	<u>Entire Counties:</u> Hickman, Humphreys, Lawrence, Lincoln, Marshall, Maury, Perry, and Wayne

TABLE 4

NEW PLANS ENTERING THE PROGRAM FOR 2004

State	Plan Name	Code	General Location
Arizona	Humana CoverageFirst (Consumer Drive Plan)	DB	<u>City:</u> Phoenix <u>Entire County:</u> Maricopa County
California	Aetna Health Fund (Consumer Driven Plan)	22	<u>Cities:</u> Los Angeles, Sacramento, San Diego, and San Francisco <u>Entire Counties:</u> Alameda, Amador, Contra Costa, El Dorado, Fresno, Kern, Kings, Los Angeles, Madera, Marin, Merced, Monterey, Napa, Nevada, Orange, Placer, Riverside, Sacramento, San Bernardino, San Diego, San Francisco, San Joaquin, San Luis Obispo, Santa Barbara, Santa Clara, Santa Cruz, Solano, Sonoma, Stanislaus, Sutter, Tulare, Tuolumne, Ventura, Yolo, and Yuba
Connecticut	Aetna Health Fund (Consumer Driven Plan)	22	All of Connecticut
DC	Aetna Health Fund (Consumer Driven Plan)	22	Washington, DC
Florida	Humana CoverageFirst (Consumer Drive Plan)	MQ	<u>City:</u> Jacksonville <u>Entire Counties:</u> Alachua, Baker, Bradford, Clay, Columbia, Duval, Nassau, Putnam, St. John's, and Union
Florida	Humana CoverageFirst (Consumer Drive Plan)	MJ	<u>City:</u> Tampa <u>Entire Counties:</u> Citrus, Hernando, Hillsborough, Manatee, Pasco, Pinellas, Polk, and Sarasota
Florida	Humana CoverageFirst (Consumer Drive Plan)	QP	South Florida <u>Entire Counties:</u> Broward, Dade, Indian River, Martin, Okeechobee, Palm Beach, and St. Lucie
Georgia	Aetna Health Fund (Consumer Driven Plan)	22	<u>City:</u> Atlanta <u>Entire Counties:</u> Barrow, Bartow, Butts, Chattooga, Cherokee, Clarke, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Floyd, Forsyth, Fulton, Gordon, Gwinnett, Hall, Haralson, Henry, Jackson, Jasper, Lamar, Madison, Newton, Oconee, Oglethorpe, Paulding, Pickens, Pike, Polk, Rockdale, Spalding, and Walton <u>Partial Counties:</u> Banks county – Town of Commerce.

			Carroll county – Towns of Bowdon, Bowdon Junction, Carrollton, Mount Zion, Roopville, Temple, Villa Rica, and Whitesburg
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TABLE 4 CONTINUED – NEW PLANS ENTERING THE PROGRAM FOR 2004

State	Plan Name	Code	General Location
Illinois	Aetna Health Fund (Consumer Driven Plan)	22	<u>City:</u> Chicago <u>Entire Counties:</u> Cook, DuPage, Kane, Kankakee, Lake, McHenry, and Will <u>Partial Counties:</u> Ford County – Towns of Cabery, Kempton, and Piper City Iroquois County – Towns of Ashkum, Beaverville, Chebanse, Clifton, Crescent City, Danforth, Donovan, Gilman, Iroquois, Martinton, Onarga, Papineau, Sheldon, Watseka, and Woodland
Illinois	Humana CoverageFirst (Consumer Drive Plan)	MW	<u>City:</u> Chicago <u>Entire Counties:</u> Cook, DuPage, Kane, Kankakee, Kendall, Lake, McHenry, and Will
Indiana	Aetna Health Fund (Consumer Driven Plan)	22	<u>Entire Counties:</u> Lake and Porter
Indiana	Humana CoverageFirst (Consumer Drive Plan)	MW	<u>Entire Counties:</u> Lake, LaPorte, and Porter
Indiana	Humana CoverageFirst (Consumer Drive Plan)	BM	<u>Entire Counties:</u> Clark, Floyd, Harrison, Jefferson, Scott, and Washington
Kansas	Humana CoverageFirst (Consumer Drive Plan)	PH	<u>City:</u> Kansas City <u>Entire Counties:</u> Johnson, Leavenworth, Miami, and Wyandotte
Kentucky	Humana CoverageFirst (Consumer Drive Plan)	BM	<u>City:</u> Louisville <u>Entire Counties:</u> Allen, Barren, Breckinridge, Bullitt, Butler, Carroll, Daviess, Edmonson, Grayson, Green, Hancock, Hardin, Hart, Henry, Jefferson, Larue, Logan, Marion, Meade, Metcalfe, Monroe, Nelson, Oldham, Shelby, Simpson, Spencer, Taylor, Trimble, Warren, and Washington
Kentucky	Humana CoverageFirst (Consumer Drive Plan)	L8	<u>Entire Counties:</u> Boone, Campbell, Gallatin, Grant, Kenton, and Pendleton
Maryland	Aetna Health Fund (Consumer Driven Plan)	22	All of Maryland
Missouri	Humana CoverageFirst (Consumer Drive Plan)	PH	<u>Entire Counties:</u> Bates, Carroll, Cass, Clay, Henry, Jackson, Johnson, Lafayette, Platte, and Ray
New Jersey	Aetna Health Fund (Consumer Driven Plan)	22	All of New Jersey
New York	Aetna Health Fund		<u>City:</u> New York City

	(Consumer Driven Plan)	22	<u>Entire Counties:</u> Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster, and Westchester
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TABLE 4 CONTINUED – NEW PLANS ENTERING THE PROGRAM FOR 2004

State	Plan Name	Code	General Location
Ohio	HomeTown Health Plan	MZ	<u>Cities:</u> Akron, Canton, and Massillon <u>Entire Counties:</u> Portage, Medina, and Stark <u>Partial Counties:</u> Ashland, Carroll, Columbiana, Coshocton, Cuyahoga, Geauga, Guernsey, Harrison, Holmes, Knox, Lorain, Mahoning, Muskingum, Richland, Summit, Trumbull, Tuscarawas, and Wayne
Ohio	Humana CoverageFirst (Consumer Drive Plan)	L8	<u>City:</u> Cincinnati <u>Entire Counties:</u> Adams, Brown, Butler, Champaign, Clark, Clermont, Clinton, Greene, Hamilton, Miami, Montgomery, Preble, and Warren
Pennsylvania	Aetna Health Fund (Consumer Driven Plan)	22	<u>City:</u> Philadelphia <u>Entire Counties:</u> Berks, Bucks, Chester, Delaware, Monroe, and Montgomery
Tennessee	Humana CoverageFirst (Consumer Drive Plan)	L6	<u>City:</u> Memphis <u>Entire Counties:</u> Dyer, Fayette, Gibson, Haywood, Lauderdale, Shelby, and Tipton
Texas	Humana CoverageFirst (Consumer Drive Plan)	TV	<u>City:</u> Austin <u>Entire Counties:</u> Bastrop, Bell, Bosque, Burleson, Burnet, Caldwell, Coryell, Falls, Hamilton, Hays, Lampasas, Lee, Limestone, McLennan, Milam, Robertson, Travis, and Williamson
Texas	Humana CoverageFirst (Consumer Drive Plan)	TP	<u>City:</u> Corpus Christi <u>Entire Counties:</u> Bee, Brooks, Cameron, DeWitt, Duval, Goliad, Hidalgo, Jim Hogg, Jim Wells, Kenedy, Kleberg, Live Oak, Nueces, Refugio, San Patricio, Starr, Victoria, Willacy, and Zapata
Texas	Humana CoverageFirst (Consumer Drive Plan)	T8	<u>City:</u> Dallas <u>Entire Counties:</u> Collin, Cooke, Dallas, Denton, Ellis, Grayson, Hill, Hood, Hunt, Johnson, Kaufman, Navarro, Parker, Rockwall, Somervell, Tarrant, and Wise
Texas	Humana CoverageFirst (Consumer Drive Plan)	T2	<u>City:</u> Houston <u>Entire Counties:</u> Austin, Brazoria, Chambers, Colorado, Fayette, Fort Bend, Galveston, Grimes, Hardin, Harris, Jefferson, Liberty, Madison, Montgomery, Orange, Waller, Washington, and Wharton

Texas	Humana CoverageFirst (Consumer Drive Plan)	TU	<u>City:</u> San Antonio <u>Entire Counties:</u> Atascosa, Bandera, Bexar, Blanco, Comal, Frio, Gonzales, Guadalupe, Karnes, Kendall, Medina, Uvalde, Webb, and Wilson
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TABLE 4 CONTINUED – NEW PLANS ENTERING THE PROGRAM FOR 2004

State	Plan Name	Code	General Location
Virginia	Aetna Health Fund (Consumer Driven Plan)	22	<u>Cities:</u> Alexandria, Charlottesville, Colonial Heights, Fairfax, Falls Church, Fredericksburg, Hopewell, Manassas, Manassas Park, Petersburg, Richmond, and Winchester <u>Entire Counties:</u> Albemarle, Amelia, Arlington, Caroline, Charles City, Charlotte, Chesterfield, Cumberland, Dinwiddie, Fairfax, Fauquier, Fluvanna, Goochland, Hanover, Henrico, King George, King William, Lunenburg, Nelson, New Kent, Nottoway, Powhatan, Prince Edward, Prince George, Prince William, Spotsylvania, Stafford, and Westmoreland <u>Partial County:</u> Buckingham county – Towns of Arvonias, Buckingham, Dillwyn, and New Canton
Washington	Aetna Health Fund (Consumer Driven Plan)	22	<u>City:</u> Seattle <u>Entire Counties:</u> Clallam, Cowlitz, Grays Harbor, Island, Jefferson, King, Kitsap, Lewis, Mason, Pacific, Pierce, San Juan, Skagit, Snohomish, Thurston, and Whatcom
Wisconsin	Humana CoverageFirst (Consumer Drive Plan)	FB	<u>City:</u> Milwaukee <u>Entire Counties:</u> Dodge, Fond du Lac, Green, Jefferson, Kenosha, Manitowoc, Milwaukee, Ozaukee, Racine, Rock, Sheboygan, Walworth, Washington, and Waukesha

TABLE 5

SERVICE AREA EXPANSIONS WITH NEW ENROLLMENT CODES

Enrollees in these plans must make an enrollment change to the new code for their service area or elect another health plan during the open season.

State	Plan Name	New Code	General Location
Nevada	Aetna Health, Inc.	Y1	<u>City:</u> Las Vegas <u>Entire County:</u> Clark County <u>Partial County:</u> Nye County – Town of Pahrump

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TABLE 5 CONTINUED - SERVICE AREA EXPANSIONS WITH NEW ENROLLMENT CODES

State	Plan Name	New Code	General Location
Oklahoma	Aetna Health, Inc.	SL	<u>Cities:</u> Oklahoma City and Tulsa <u>Entire Counties:</u> Cleveland, Oklahoma, Pottawatomie, Rogers, and Tulsa <u>Partial Counties:</u> Canadian County – Towns of: Concho, El Reno, Mustang, Piedmont, Union City, and Yukon Grady County – Towns of: Amber, Minco, and Tuttle Lincoln County – Towns of: Fallis, Jacktown, Meeker, Midway, Payson, Sparks, and Wellston Logan County – Towns of: Cedar Valley, Coyle, Guthrie, Meridian, Mulhall, Navina, and Seward McClain County – Towns of: Blanchard, Byars, Cole, Criner, Dibble, Goldsby, Newcastle, Purcell, Rosedale, and Washington Creek County – Towns of: Kellyville, Kiefer, Mounds, and Sapulpa Osage County – Towns of: Osage, Prue, and Skiatook Wagoner County – Towns of: Choska, Coweta, Fair Oaks, New Tulsa, and Oneta
Pennsylvania	Aetna Health, Inc.	YE	<u>City:</u> Pittsburgh <u>Entire Counties:</u> Allegheny, Armstrong, Beaver, Blair, Butler, Cambria, Clarion, Fayette, Greene, Lawrence, Somerset, Washington, and Westmoreland
Pennsylvania	HealthAmerica	VJ	<u>Entire Counties:</u> Cameron, Elk, Jefferson, and McKean
Pennsylvania	HealthAmerica	4N	<u>Entire Counties:</u> Carbon, Lackawanna, Monroe, Pike, Susquehanna, Wayne, and Wyoming
Texas	Aetna Health, Inc.	P1	<u>Cities:</u> Austin and San Antonio <u>Entire Counties:</u> Atascosa, Bexar, Medina, Travis, Williamson, and Wilson <u>Partial Counties:</u>

			Bastrop County – Town of Bastrop Hays County – Towns of: Buda, Driftwood, Dripping Springs, Kyle, San Marcos, and Wimberley
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TABLE 5 CONTINUED - SERVICE AREA EXPANSIONS WITH NEW ENROLLMENT CODES

State	Plan Name	New Code	General Location
Texas	Aetna Health, Inc.	P1 (Cont'd.)	<u>Partial Counties Cont'd.:</u> Comal County – Towns of: Bulverde, Canyon Lake, New Braunfels, and Spring Branch Guadalupe County – Towns of: Cibolo Geronimo, Marion, McQueeney, Schertz, Seguin, and Staples Kendall County – Towns of: Boerne and Waring
Texas	Aetna Health, Inc.	PU	<u>Cities:</u> Dallas, Ft. Worth, and Houston <u>Entire Counties:</u> Austin, Brazoria, Chambers, Collin, Colorado, Cooke, Dallas, Delta, Denton, Ellis, Erath, Fannin, Fort Bend, Galveston, Grayson, Grimes, Hardin, Harris, Hood, Hopkins, Hunt, Jefferson, Johnson, Kaufman, Liberty, Matagorda, Montgomery, Navarro, Orange, Palo Pinto, Parker, Rains, Rockwall, San Jacinto, Somervell, Tarrant, Walker, Waller, Wharton, and Wise <u>Partial Counties:</u> Henderson County – Town of Mabank Hill County – Towns of: Covington and Itasca Van Zandt County – Towns of: Canton, Edgewood, Fruitvale, Grand Saline, and Wills Point

TABLE 6

SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES

State	Plan Name	Code	General Location of New Area
Alabama	HealthSpring of Alabama, Inc.	DF	<u>Entire Counties:</u> Etowah, Fayette, Lawrence, Madison, Marshall, Morgan, Pickens, and Tuscaloosa
California	Aetna Health, Inc.	2X	<u>City:</u> San Diego <u>Entire Counties:</u> San Diego and San Luis Obispo

Illinois	Health Alliance HMO	FX	<u>Entire Counties:</u> Bureau, Carroll, Lee, Ogle, Peoria, Tazewell, Whiteside, and Woodford
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TABLE 6 CONTINUED - SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES

State	Plan Name	Code	General Location of New Area
Illinois	PersonalCare	GE	<u>Entire County:</u> Will County
Iowa	Coventry Health Care of Iowa, Inc.	SV	<u>Entire Counties:</u> Adair, Wayne, Butler, Carroll, and Greene
Iowa	Sioux Valley Health Plan	AU	<u>The Northwest Iowa Counties:</u> Clay, Dickenson, Emmet, Lyon, O'Brien, Osceola, and Sioux
Iowa	Health Alliance HMO	FX	<u>Entire Counties:</u> Dallas, Jasper, and Polk
Kansas	Coventry of Kansas	7W	<u>Entire Counties:</u> Lyon and Montgomery
Kansas	Coventry of Kansas	HA	<u>Entire Counties:</u> Allen, Bourbon, Crawford, Cherokee, Labette, and Neosho
Louisiana	Vantage Health Plan, Inc.	MV	<u>Parishes of:</u> Shreveport/Alexandria Area, Claiborne, and Natchitoches
Minnesota	Health Partners Classic	53	<u>Entire Counties:</u> Anoka, Benton, Carver, Chicago, Dakota, Dodge, Fillmore, Goodhue, Hennepin, Houston, Isanti, LeSueur, McLeod, Meeker, Mille Lacs, Morrison, Olmsted, Ramsey, Rice, Scott, Sherburne, Stearns, Steele, Wabasha, Washington, Winona, and Wright <u>Partial counties:</u> Douglas and Todd
Minnesota	Avera Health Plan, Inc.	AV	<u>Entire County:</u> Lincoln County
Montana	New West Health Plan	NV	Kalispell Geographic Service Area
New York	MVP Healthcare	M9	<u>Entire Counties:</u> Cayuga and Oswego
Oklahoma	PacifiCare of Oklahoma	2N	<u>Entire County:</u> Logan County
Pennsylvania	HealthAmerica	SW	<u>Entire Counties:</u> Clearfield, Lehigh, and Northampton
South Dakota	Avera Health Plan, Inc.	AV	<u>Entire County:</u> Day County
Tennessee	Aetna Health, Inc.	6J	<u>Entire County:</u> Montgomery (Nashville area)
Virginia	Aetna Health, Inc.	JN	<u>Virginia Cities:</u> Colonial Heights, Hopewell, Petersburg, and Richmond <u>Entire Counties:</u> Amelia, Charles City, Charlotte, Chesterfield, Cumberland, Dinwiddie, Goochland, Hanover, Henrico, King William, Lunenburg, New Kent, Nottoway, Powhatan, Prince Edward, Prince George, Surry, and Sussex <u>Partial Counties:</u> Buckingham County – Towns of:

			Arvonion, Buckingham, Dillwyn, and New Canton
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TABLE 6 CONTINUED - SERVICE AREA EXPANSIONS WITHOUT NEW ENROLLMENT CODES

State	Plan Name	Code	General Location of New Area
Virginia	MDIPA	JP	Entire Counties: Charlotte, Fluvanna, Lunenburg, Prince Edward, and Rockingham <u>City of:</u> Harrisonburg
Washington	KPS Health Plan	VT	Entire Counties: Clark, Cowlitz, Island, Lewis, Pacific, San Juan, Skagit, Skamania, Snohomish, Wahkiakum, and Whatcom
West Virginia	Health Plan of the Upper Ohio Valley	U4	Entire County: Randolph County
Wisconsin	Health Partners Classic	53	Entire Counties: Buffalo, Dunn, LaCrosse, Pepin, Pierce, Polk, St. Croix, and Trempealeau
Wyoming	WinHealth Partners	PV	Entire Counties: Albany, Niobrara, Uinta, and Lincoln

TABLE 7

PLAN NAME CHANGES

State	Plan Name (Old)	Code	Plan Name (New)
Alabama	The Oath – A Health Plan of Alabama	DF	Health Spring of Alabama, Inc.
California	Health Net	LB	Health Net of California
Florida	Foundation Health	5E	Vista Healthplan of South Florida
Idaho	Group Health Cooperative of Puget Sound	54, VR	Group Health Cooperative
Washington	Group Health Cooperative of Puget Sound	54, VR	Group Health Cooperative

TABLE 8

PLANS ADDING A NEW OPTION

Enrollees who do not choose the Standard Option will automatically be enrolled in the High Option.

State	Plan Name	Code	New Option
Idaho	Group Health Cooperative	54, VR	Standard Option
Iowa	Sioux Valley Health Plan	AU	Standard Option
Minnesota	Health Partners Classic Plan	53	Standard Option
New York (Burroughs of NYC) <u>Entire Counties:</u> Nassau, Suffolk, Rockland, and Westchester	GHI Health Plan	80	Standard Option
Pennsylvania	HealthAmerica	SW, 26, VJ, 4N	Standard Option
South Dakota	Sioux Valley Health Plan	AU	Standard Option
Washington	Group Health Cooperative	54, VR	Standard Option

Washington	KPS Health Plan**	L1	Standard Option
Wisconsin	Health Partners Classic Plan	53	Standard Option

****Enrollees in KPS Health Plan who wish to remain in the Standard Option must enroll in code L1 during open season.**

TABLE 9

PLANS DROPPING AN OPTION

Members will automatically be moved to the new Standard Option (Self-only or Self and Family coverage), unless they change to another plan during Open Season.

State	Plan Name	Code	Dropped Option
Colorado	PacifiCare of Colorado	D6	High Option

TABLE 10

PLANS WITH NEW CONTRACT NUMBER

State	Plan Name	New Contract Number	Code
Arizona	PacifiCare Desert Region	2884	A3
Nevada	PacifiCare Desert Region	2884	K9
Oklahoma	PacifiCare Southwest Region	2885	2N
Oregon	PacifiCare of Oregon	2886	7Z
Texas	PacifiCare Southwest Region	2885	GF

TABLE 11

PLANS ADDING A POINT OF SERVICE PRODUCT

State	Plan Name	Code	General Location
Washington	KPS Health Plan	L1, VT	All of Western Washington

TABLE 12

PLAN MERGERS

Enrollees in code RK and live in Gainesville or Tallahassee must make an enrollment change to the new code for their service area or elect another health plan during the open season. (See Table 14)

State	Merging Plans	Codes	Surviving Plan	Surviving Codes
Florida	Healthplan Southeast (RK) merged w/Vista Healthplan (3N)	RK, 3N	Vista Healthplan	3N, RK, UL (new), Y9 (new)

TABLE 13

CODE MERGERS

State	Plan Name	Code (2003)	Code (2004)
Louisiana	Vantage Health Plan	MV, AQ	MV

TABLE 14

PLANS SPLITTING A SERVICE AREA

Enrollees in these plans under the 2003 enrollment code shown below should check their plan brochure to determine which 2004 code they should be under.

State	Plan Name	Code (2003)	Code (2004)
Florida *	Vista Healthplan	RK	RK, UL, Y9
Pennsylvania **	HealthAmerica	SW, 26	SW, 26, 4N, VJ

*Healthplan Southeast is now Vista Healthplan. Healthplan Southeast members should carefully read the brochure for benefit changes. If you are enrolled in RK1 or RK2 and live in Gainesville or Tallahassee, you must select a new enrollment code during Open Season even if you choose to stay with Vista Healthplan.

The new enrollment code for Gainesville is UL and the new enrollment code for Tallahassee is Y9. Your agency will not automatically transfer you to the new Vista Healthplan enrollment code for your area. You will pay a higher premium, if you do not switch to the new enrollment code. (See Table 12)

**HealthAmerica HMO is offering Standard Option coverage for the first time for 2004. If you were enrolled in this plan during 2003, we now call that option the High Option coverage. We have also split our service area into 4 separate enrollment codes for 2004. Your service area will determine how much premium you pay. If you do not enroll in the right service area, you will pay a higher premium. Carefully review the service area information that appears in Section 1, "Facts About This HMO Plan", in your brochure to determine your new enrollment code for 2004. Your correct enrollment code is based on the county where you live and whether you want the High Option or Standard Option coverage. Payroll offices will automatically move all current SW1 and SW2 enrollees to the High Option and higher premium 4N1 and 4N2. If you do not take any action during Open Season, you will pay the higher premium rate. If you are in SW1 or SW2, you should carefully review your enrollment options and make an Open Season selection. Enrollees who are currently in 261 or 262 and should be in VJ1 or VJ2 for 2004 must make a change during Open Season or pay the higher premium.